

EXHIBIT “6”

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UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION

In Re:

MONICA HUJAZI,

Alleged Debtor

Case No.
13-30477-HLB

VIDEOCONFERENCED DEPOSITION OF MONICA HUJAZI

VOLUME IV

August 27, 2015

9:52 a.m.

44 Montgomery Street
San Francisco, California

JAY W. HARBIDGE, CSR No. 4090



800.211.DEPO (3376)
EsquireSolutions.com

1 A. I don't -- in the early '80s.

2 Q. And were you continuously licensed as a real
3 estate appraiser from the early '80s until the present?

4 A. Yes.

5 Q. During that time beginning in the early '80s
6 did you conduct Real Estate Appraisals for a living?

7 A. Yes.

8 Q. Did you eventually have your own real estate
9 appraisal business?

10 A. Yes.

11 Q. What was the name of that?

12 A. HEL.

13 Q. HEL what?

14 A. Real Estate Appraisal.

15 Q. Any other business name that you have used in
16 connection with the real estate appraisal business?

17 A. Yes, M&J.

18 Q. M&J?

19 A. Yes.

20 Q. What does "M&J" stand for?

21 A. Monica and Jacquelyn.

22 Q. Who is Jacquelyn?

23 A. My daughter.

24 Q. What is her full name?

25 A. Jacquelyn Maria Zuercher.

1 Q. Would you spell that for the record please,
2 first, middle and last name.

3 A. Yes. Jacquelyn Marie --

4 Q. Spell it, please, Jacquelyn.

5 A. J-a-c-q-u-e-l-y-n.

6 Q. Middle name Marie?

7 A. Yes.

8 Q. How do you spell it?

9 A. M-a-r-i-e.

10 Q. Last name what?

11 A. Zuercher.

12 Q. How do you spell it?

13 A. Z-u-e-r-c-h-e-r.

14 Q. What is her date of birth?

15 A. April 2nd, 1997.

16 Q. M&J Real Estate Appraisals was short for
17 Monica & Jacquelyn Real Estate Appraisals?

18 A. Yes.

19 Q. What did Jacquelyn Marie Zuercher do in
20 connection with the M&J Real Estate Appraisals business?

21 A. Motivate me every day.

22 Q. And how much was she paid for her services in
23 connection with M&J Real Estate Appraisals?

24 A. I don't recall.

25 Q. Did she earn more than \$5,000 a year in

1 BY MR. LUSCUTOFF:

2 Q. All right. Did you transfer anything of
3 value to Jacquelyn Zuercher during the period of
4 January, February, March or April of 2013 other than
5 cash or a check?

6 A. I don't recall.

7 Q. You don't recall transferring to her a
8 certain McLaren automobile?

9 A. Not from M&J.

10 Q. When, if at all, did you transfer to
11 Jacquelyn Zuercher a McLaren automobile?

12 A. April 2nd -- the week of April 2nd -- April
13 2nd, 2013.

14 Q. And where did you get that McLaren automobile
15 that you transferred to Jacquelyn Zuercher at or around
16 the time of her 16th birthday?

17 A. From a garage.

18 Q. What garage?

19 A. The garage at 2141 Forest View.

20 Q. How did it come to be in the garage, this
21 McLaren automobile?

22 A. It had been sitting there for years.

23 Q. In whose name was the McLaren automobile
24 registered as of January 2013?

25 A. Manhattan Leasing Corp.

1 Q. And whose name was on the lease for Manhattan
2 Leasing Corp for this McLaren automobile?

3 A. I believe -- I don't recall.

4 Q. Where is Manhattan Leasing Corporation
5 located?

6 A. In New York.

7 Q. Did you arrange for the lease for this
8 McLaren automobile?

9 A. Yes.

10 Q. When?

11 A. In -- I believe it's 2006.

12 Q. Where is this McLaren automobile now?

13 A. It is at 1016 San Raymundo Road.

14 Q. Is that where you reside currently?

15 A. Yes.

16 Q. Does Jacquelyn Zuercher reside at 1016 San
17 Raymundo Road in Hillsborough currently?

18 A. Yes.

19 Q. What year model is the McLaren automobile
20 that we've just been speaking about?

21 A. It's a 2006.

22 Q. What was the purchase price on the lease?

23 A. I don't recall.

24 Q. Where are copies of the lease documents?

25 A. I don't recall.

1 Q. Are you personally obligated on that lease?

2 A. No.

3 Q. Who is?

4 A. Nobody.

5 Q. Is the lease paid off?

6 A. Yes.

7 Q. When was the lease paid off?

8 A. I believe in 2012.

9 Q. Approximately when in 2012?

10 A. I don't recall.

11 Q. Towards the end of 2012; isn't that correct?

12 A. I don't recall.

13 Q. How much was the payoff amount on the lease
14 in 2012 for this McLaren automobile?

15 A. I think it was around \$10- or \$11,000.

16 Q. What color is the McLaren automobile?

17 A. It is a charcoal color.

18 Q. Has it been in any wrecks, as far as you
19 know?

20 A. No.

21 Q. You acquired this vehicle when it was new; is
22 that correct?

23 A. No.

24 Q. How old was it when you acquired it?

25 A. I believe a little bit more than six months.



1 Q. Is the McLaren automobile currently insured?

2 A. I don't recall.

3 Q. What insurance broker or brokers did you
4 use -- you, Monica Hujazi, use during calendar 2012?

5 A. It was California -- California Associated.
6 That, I think, got renamed to Pennbrook or was brought
7 out by Pennbrook Insurance.

8 Q. In 2012 did the Pennbrook Insurance agency
9 arrange for your insurance?

10 A. Yes.

11 Q. Who was the broker or brokers you dealt with
12 at Pennbrook in 2012 in connection with your insurance?

13 A. It was Bill Levin.

14 Q. Anybody else?

15 A. Sometimes a woman over there, but I don't
16 remember her name.

17 Q. Did you arrange for insurance on the McLaren
18 automobile through Bill Levin's Insurance Brokerage?

19 A. I -- I don't recall.

20 MR. LUSCUTOFF: Will the record please
21 reflect that the witness took 20 seconds to give that
22 answer.

23 BY MR. LUSCUTOFF:

24 Q. Did you have any other insurance brokers or
25 brokerage firms working with you in 2012 other than Bill

